

Remarks on the 13th Anniversary of the Patient Protection and Affordable Care Act

March 23, 2023

The President. Thank you, thank you, thank you.

Thank you, Teresa. What a lovely introduction. You have such grace and calm and charm. I said on the way out—I said, "If it gets confusing, just say, 'Here's Joe.'" *[Laughter]* She said, "I think I'll be okay."

Look, 13 years ago today, we gathered in this room as President Obama signed into law the Affordable Health Care Act. Hard to believe: 13 days ago—13 years ago. It seems like 13 days ago. *[Laughter]* Most—I think it was the most—I think most people would agree: the most consequential piece of health care legislation since the creation of Medicare and Medicaid in 1965.

I talked to the President yesterday. Got a chance to speak with him. We did a little thing together. And it's an extraordinary achievement by President Obama. And while the Affordable Care Act has been called a lot of things, "Obamacare" is the most fitting description. *[Laughter]* Obamacare.

Many of you joined us that day after fighting for decades to make it happen. And I remember three words I used at the time. *[Laughter]* I thought it was—*[applause]*—I thought it was a big deal. *[Laughter]* And I stand by the fact, it was a big deal. *[Laughter]*

It's also—I also called it at that time "a historic day," because history is not merely what's painted and printed on walls and in textbooks. You know, it doesn't begin or end with the stroke of a pen. History is made when women decide that there's a greater risk in accepting a situation they cannot bear than steeling our spine and embracing the promise of change.

You know, and no one has more in her spine and—than the greatest Speaker in the history of this country, Nancy Pelosi.

Audience member. Nancy!

The President. Nance, it's no exaggeration to say this would not be law without you. It would not be law without you. And—*[applause]*.

If it weren't for the Speaker's relentless push to get this law passed and then defend it at every—every single turn that—we wouldn't be here today.

And, Kamala, I want to thank you for everything you've done to defend this law as Vice President, as United States Senator, and as attorney general, along with my son Beau Biden. You brought a—you both brought cases—*[laughter]*—to defend it.

And I also want to thank Kamala for her leadership in the fight to protect reproductive rights for women. She's leading it too.

Look, so many of you here worked so hard to make history that 13 years ago today, and I just want to start by saying thank you. And I mean it from the bottom of my heart. Thank you. And there's millions and millions of people who owe you because you stuck with it and you keep defending it.

Thirteen years later, it's easy to forget what life was like for hard-working families before the Affordable Care Act. You know, but all of you remember.

Remember when a parent with a heart disease or diabetes or a child with asthma couldn't get coverage because of a preexisting condition? Remember when women had to pay more for insurance because they had preexisting condition—they were a woman? *[Laughter]* Not a joke. It's—say it today to people, and they look at you like, "You're kidding me." But that was the case.

Remember when you couldn't leave a dead-end job because you couldn't risk losing your health insurance? Remember when a 22-year-old kid could be kicked off his parent's plan because he graduated from college? Remember the "doughnut hole" when seniors on Medicare reached a point every year when they had to pay the full cost of their drugs out of pocket?

Remember when millions of low- and middle-income families, especially were—particularly those families—were locked out, locked out of health insurance because there was no way they could afford it—none?

I said earlier—and my friends heard me say this before—I can remember we lived in a three-bedroom, split-level home, and my bedroom was up against the wall where my parents' bedroom was in the—my dad's headboard was there. And I remember one—I was, like, 14 years old. And I remember my dad—I could see he—you could hear he was just restless. And I asked my mom the next morning when he went to work, "What's the matter?" She said, "Well, his company just told him they're not going to pay for health insurance anymore."

How many people lie in bed awake wondering?

Remember when insurance companies could cut you off halfway through chemo when—because you'd reached the limit of what they were willing to pay?

I remember—I talked to you about this, Chris—when my son Beau was dying of chemo—dying in a hospital because he had stage 4 glioblastoma. And I got a call from someone asking me for help because they thought they were going to have their insurance cut off because it ran—they ran out of time. And I thought to myself, "What in God's name would I do had they come along and said, 'Sorry, you've run out of your coverage'?"

Folks, when at the most vulnerable point in a person's life, the moment when you really need it, you could hear the words, "Sorry, your insurance has run out."

Folks, our MAGA Republican friends—and by the way, I want to be clear, there's some good, decent Republicans out there. I'm not suggesting this is all about bad Republicans. But this new crowd is—is not your—this ain't your father's Republican Party. *[Laughter]* They may have forgotten all I just said, but I haven't, you haven't.

All Americans deserve the peace of mind that if an illness strikes or an accident occurs, you can get the care you need.

But the truth is, too many folks lie in bed at night and said, look—staring at the ceiling wondering: "My God, what happens if she gets breast cancer or I end up with a serious cancer, or what happens to the kids? What then? What then? Do we have enough insurance? Can we afford the bills? What's going to happen? Does it get—if it gets bad enough, maybe we have to sell the house; we don't have any more equity."

You know, I think it's about what you value. And I think all of us in this room value peace of mind for everybody. Everybody deserves a little peace of mind for things they can't control.

That's why my administration has focused intensely on building on the progress of the Affordable Care Act, getting more people affordable insurance, lowering prescription drug prices, giving families more breathing room.

We have passed historic laws to get that done. And now we're moving quickly to implement them so people can feel the effects in their everyday lives.

The Affordable Health Care Act expanded Medicaid to cover additional 20 million people. Before it was passed, 20 fewer—20 million people had—fewer people had insurance. So it expanded to cover 20 million more people on Medicaid. That means more cancers detected early, more mental health treatment available, less medical debt, and fewer evictions.

You know, I signed the American Rescue Plan, which went further and allowed States to extend Medicaid coverage to new moms for up to 1 year after they gave birth instead of only for 60 days. You remember, Gov, what that did—what you guys did. Thirty-six States and counting. And now we're extending to a full-year coverage.

The American Rescue Plan also increased coverage and lowered prices for the Affordable Health Care Act by saving 15 million people close to \$800 a year on their insurance. My new budget—our new budget makes these savings permanent—permanent—and would finish the job by expanding Medicaid to at least 2 million more Americans.

Folks, look, we're making health care more affordable in many other ways as well.

Last year, I proposed and the Congress passed the Inflation Reduction Act, which no Republican voted for, even the good ones. *[Laughter]* I don't mean "good" in a moral sense; I mean the normal Republicans. *[Laughter]* As a result, this year seniors on Medicare now get common vaccines—things like tetanus, whooping cough, shingles—they get them for free instead of having to pay up to \$200 a shot.

Americans spend more on prescription drugs than any advanced nation in the world. But for decades, we—worked for decades—and I—we—did this with Chris a long time. I say "Chris"—Senator Dodd—a long time. We tried to take on Big Pharma. But we finally won. We finally won.

And instead of just paying whatever drug companies want to charge, Medicare is going to be able to drive down prices. We gave Medicare some of the same powers—again, the same powers to do with Medicare—we gave the Government the same power to be able to do what they can do at the Department of Veterans Affairs: negotiate lower drug prices.

And there's another example of how we're lowering costs. Insulin was invented 100 years ago. It only costs about 10 bucks a vial to make, but drug companies are charging hundreds of dollars a vial. But beginning January 1 of this year, we capped that cost at \$35 a month no matter what for seniors.

But we need to cap that cost for everyone, including the 200,000 children with type 1 diabetes who need insulin every day to stay healthy and alive. So I called on Congress to do that as well in this budget. And my budget is going to require it.

But guess what? Earlier this month, Eli Lilly—and I spoke to the C—the biggest insulin maker in the country—announced they're answering my call. They're lowering prices to \$35 a month for insulin. And last week, the country's two other top insulin makers announced that they're cutting prices as well.

So, folks—and here's—here's something else the Inflation Reduction Act does to lower prescription drug costs. Drug companies that raise prices faster than inflation now——

[An audience member with a baby began to leave the room.]

That's all right, we like babies. You don't have to worry about it. *[Laughter]* It's—it's okay. It's all right.

[The audience member returned to their seat.]

Matter a fact, I like babies better than people. *[Laughter]*

But look, any drug company that raises prices faster than inflation now has to pay Medicare back the difference beginning next year.

Last week, we learned that drug companies hiked prices of about 20 drugs above the new threshold last quarter. Now manufacturers are going to have to pay the difference back to Medicare. The Department of Health and Human Services estimates it will make copays for those drugs hundreds of dollars cheaper for most—for some seniors. And it's going to change the way drugs are priced and lower costs for seniors long term as well.

We also are capping out-of-pocket drug cost expenses for seniors on Medicare at a maximum of \$2,000 a year total, no matter what their costs are. Two thousand dollars a year.

And look, that's compared to a—and you know—and maybe some of you even here know folks who are paying not just \$2,000 a year, they're paying \$10-, \$12-, \$14,000 a year for some of the expensive treatments, like cancer drugs that have to be—but they'll never have to pay more than \$2,000 for all their prescriptions in a single year.

And we're going to give seniors certainty and peace of mind.

And by the way, we're also going to give the Federal Government the money as well, lowering the deficit by \$160 billion, because they don't have to pay out that much money.

Two weeks ago, I released my budget. And it lays out what we support and a stark contrast to the other team.

My dad used to have an expression. Chris knew my dad. He'd say: "Don't tell me what you value. Show me your budget; I'll tell you what you value." *[Laughter]* "Don't tell me what you value. Show me your budget, and I will tell you what you value."

Well, I value everyone having a decent shot. About fairness. It's about dignity.

My budget continues to build on the progress we made in the Affordable Care Act. We value seniors, hard-working Americans who busted their necks their whole lives. My budget lifts the burden on those folks so at the end of the month, they have just a little bit of breathing room—just a little bit of breathing room. No one making less than \$400,000 a year will pay a single penny more in Federal taxes to pay for all that we've done. Not a single penny more.

And MAGA—*[applause]*—but our MAGA Republican friends in Congress have a very different value set. They want to repeal the Inflation Reduction Act. They value Big Pharma over lowering drug costs for seniors. Or trying to undo the Affordable Care Act ever since I started—this started 13 years ago. They voted to repeal or weaken the act 50 times in the first 5 years that it existed. They've made repealing part of it virtually every Republican—in every single Republican budget since the law was passed. And they're backing plans that would gut it again—gut Medicaid.

Look, let's take a look at what the Affordable Care Act has done. The Affordable Care Act is the big reason why millions of people with preexisting conditions can afford to have insurance, period.

And because of the Affordable Care Act, millions—millions—of Americans can get free preventive care, like cancer screenings. And by the way, saves the country millions and millions of dollars if they detect it early. Because of the Affordable Care Act, millions of Americans have access to basic services like maternity care when they wouldn't otherwise have that. Because of the Affordable Care Act, families all over the country have been able to keep their children on the—on their policies until age 26.

Today North Carolina is about to become the 40th State to expand Medicaid. There are nearly 40 million Americans in this country who get their health care through the Affordable Care Act and the Medicaid expansion. Forty million people who have some peace of mind.

The Affordable Care Act has been law for 13 years. It has developed deep roots in this country. It has become a critical part of providing health care and saving lives. We always talk about the costs, but it saves lives as well.

Obviously, it doesn't mean much to our Republican friends, but it can be a matter of life and death to millions of Americans out there if they didn't have it. Even now, MAGA Republicans in Congress are intent on repealing the Affordable Care Act when it's clear it would be a—have a devastating impact on the American people.

We still have the House Republican—we still haven't seen the House Republican budget. They want to negotiate. I say: "I've laid down my budget on the 9th. You lay down yours. Let's negotiate." I don't know where their budget is. *[Laughter]* No, I'm serious. There has been no budget. As my brother would say, "Go figure." *[Laughter]*

But look, the budgets are going to show what they value. A former Trump director of budget advising the MAGA Republicans in Congress has a plan to slash \$2 trillion from Medicaid. I guess that shows a little bit of their value set.

He wants to end Medicare expansion under the Affordable Care Act and make additional deep cuts that could lead to nearly 70 million people losing critical services. Seventy million people, most of whom are seniors, people with disabilities, and with children—and children, I should say. And some could lose their health care altogether.

And there are a number of other areas their cutting Medicaid or repealing the Affordable Care Act would have a huge impact.

You know, what people don't really understand: My Republican friends always talk about how they care about rural America. Well, guess what? Just take a look at rural Americans' hospitals, which lose funding they need to keep the doors open. That's one of the reasons why so many are closed.

Already, rural residents have to travel twice as far to get to a hospital as folks who live in cities, which is partly why trauma patients in rural areas are twice as likely to die before they get to a hospital.

And more would close. Not a joke: More would close. They couldn't stay open. If our Republican friends get their way, more rural hospitals will shut down and the problem will even get worse. So I don't want to hear about, they "value rural America."

If they get their way, seniors and people with disabilities could lose access to home health care and, with it, the ability to stay in their homes—which, by the way, shows it extends life of the people. People would much rather stay, if they could, just with a little bit of help, in their own homes rather than be—go to a home. And it's less expensive.

Medicaid also pays for nursing home care for about two-thirds of all Americans who live in nursing homes. Well, it would be different if they were able to stay home. Medicaid and the quality of care in nursing homes goes down when that happens.

Millions affected by the opioid epidemic would lose access to drug treatment.

And for the millions of middle class and working class currently covered by the ACA Marketplace, even if they managed to keep their insurance, it could cost them thousands more each year.

That's just a glimpse at the damage repealing the Affordable Care Act would have on gutting Medicaid—and gutting Medicaid would do. But our value set is fundamentally different than our Republican friends. So we will never let that happen. Never let that happen.

We're also strengthening Medicare and Social Security. In fact, my budget will extend the life of Medicare Trust Fund beyond 2050. And meanwhile, MAGA Republicans in Congress are threatening to gut and eliminate these programs.

You may have seen our back-and-forth at the State of the Union—[inaudible]—State of the Union. Never quite saw one like that before. [Laughter] And when the distinguished Congresswoman from the mountains of Georgia were saying, "Liar! Liar!" all of a sudden, and then others started, and I said, "Well"—and they said, "We don't want to cut it." So I went through it all. You may remember my saying, "If you're not going to cut Social Security and Medicare, holler, stand up." Well, a lot of them stood up. Tell the press they're all on camera—[laughter]—all the ones that stood up.

I sure hope it's true, but I'll believe it when I see it.

You've paid into Social Security and Medicare from the first paycheck you ever earned. And I'm determined to protect it.

Let me close with this. Thirteen years ago, thanks to the leadership of Barack Obama—and some of his staff who are in this room here helped get that passed. If I start to name them, it would take a long time. [Laughter] But I want to thank them.

We made history when the Affordable Care Act became law. And we changed America. We gave millions of people peace of mind.

We did something else. We also took a giant step toward realizing the fundamental principle that we hold as Democrats and as Americans: that health care is a right and not a privilege.

Folks, we're not all the way there yet. But there's more to do, so let's finish the job. Let's protect lower prescription drug costs for everyone. Let's expand health care coverage for more people get—so they get care. Let's keep building an economy from the middle out and the bottom up.

And let's remember who we are. We're the United States of America. Nothing is beyond our capacity when we do it together.

So God bless you all. And let's keep fighting to get it done.

NOTE: The President spoke at 1:09 p.m. in the East Room at the White House. In his remarks, he referred to Patient Protection and Affordable Care Act beneficiary Teresa Acosta of Dunwoody, GA; Rep. Nancy Pelosi; former Sen. Christopher J. Dodd; former Director of the Office of Management and Budget Russell T. Vought; and Rep. Marjorie Taylor Greene.

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